

Northern District Of Ohio
Frank T. Bow Federal Building
201 Cleveland Ave SW
Canton, OH 44702

In re:

Douglas C. Wheeler
Julie Y. Wheeler

Case No.: 09-62469-rk

Chapter: 7

Address:

6190 Meese Rd., NE
Louisville, OH 44641

Last four digits of Social Security No.:

xxx-xx-5265
xxx-xx-7290

**DISCHARGE OF DEBTOR
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: October 14, 2009
Form ohnb234

/s/ Russ Kendig
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharge Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0647-6
Case: 09-62469

User: croth
Form ID: 234a

Page 1 of 1
Total Noticed: 23

Date Rcvd: Oct 14, 2009

The following entities were noticed by first class mail on Oct 16, 2009.

db/db +Douglas C. Wheeler, Julie Y. Wheeler, 6190 Meese Rd., NE, Louisville, OH 44641-9506
aty McNamara, Demczyk & DeHaven, 12370 Cleveland Ave NW, PO Box 867, Uniontown, OH 44685-0867
18549232 AT&T Universal Card, PO Box 182564, Columbus, OH 43218-2564
18549234 Bill Me Later, PO Box 2394, Omaha, NE 68103-2394
18549230 CCO Mortgage, PO Box 42102, Providence, RI 02940-2102
18549235 Capital One, PO Box 6492, Carol Stream, IL 60197-6492
18549237 Chase, 100 East Broad St., Groveport, OH 43125
18549238 Citibank, PO Box 22876, Rochester, NY 14692-2876
18875019 +Citibank NA as trustee for The Student Loan Corp, On behalf of United Guaranty Commercial,
United Guaranty Comm. Ins. Co. of NC, 230 North Elm Street, Greensboro NC 27401-2417
18549239 Cleveland Clinic, PO Box 94909, Cleveland, OH 44101-4909
18549245 +Jacob Wheeler, 6190 Meese Rd., Louisville, OH 44641-9506
18549241 Omni Orthopaedics, PO Box 36959, Canton, OH 44735-6959
18875318 +RBS Citizens NA s/b/m Charter One Bank NA, 10561 Telegraph Rd, Glen Allen VA 23059-4577
18549242 Sprint, PO Box 66075, Dallas, TX 75266
18549243 Sprint, c/o North Shore Agency, 270 Spagnoli Rd., Suite 111, Melville, NY 11747-3515

The following entities were noticed by electronic transmission on Oct 14, 2009.

18549233 EDI: BANKAMER.COM Oct 14 2009 17:58:00 Bank Of America, PO Box 15019,
Wilmington, DE 19886-5019
18549229 E-mail/Text: sball@buckeyecu.com Buckeye State Credit Union,
155 E. Voris St., Akron, OH 44311-1513
18852897 +EDI: CAPITALONE.COM Oct 14 2009 17:58:00 CAPITAL ONE BANK (USA), N.A.,
C/O TSYS DEBT MANAGEMENT (TDM), PO BOX 5155, NORCROSS, GA 30091-5155
18549236 EDI: CHASE.COM Oct 14 2009 17:53:00 Chase, PO Box 15153, Wilmington, DE 19886-5153
18863646 EDI: CHASE.COM Oct 14 2009 17:53:00 Chase Bank USA, N.A., PO Box 15145,
Wilmington, DE 19850-5145
18549240 EDI: RMSC.COM Oct 14 2009 17:58:00 JC Penney, PO Box 981133, El Paso, TX 79998-1133
18549231 +EDI: RMSC.COM Oct 14 2009 17:58:00 Lowe's, PO Box 530914, Atlanta, GA 30353-0914
18549244 EDI: HFC.COM Oct 14 2009 17:58:00 Union Plus Credit Card, PO Box 4155,
Carol Stream, IL 60197-4155

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

18549246* +Jacob Wheeler, 6190 Meese Rd., Louisville, OH 44641-9506

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2009

Signature:

